STATE MS.-DESOTO COMB FILED BankUnited/OGLE/619598-5

DESCRIPTION FOR INDEXING PURPOSES: Lot 1677, Section F, Southaven West, DeSoto County, MS SEP 17 9 12 AM 199

SUBSTITUTION OF TRUSTEE

BK 1149 PG 475 W.E. DAY! CH. CLK.

WHEREAS, on March 28, 1994, W. S. Ogle, IV, Unmarried, executed a Deed of Trust to Thomas F. Baker, IV, Trustee for the use and benefit of First Tennessee Bank National Association, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 697 at Page 453 thereof, describing the following property:

Lot 1677, Section F, Southaven West, situated in Section 22, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 3, Pages 29-30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the

My Commission Expires
JUNE 19, 2002.

said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust. IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 7th day of September , 1999. Bank United STATE OF TEXAS COUNTY OF -HARRIS PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, FRAN VATER who acknowledged to me that She is VICE PECSIDENT of Bank United, and acknowledged to me that he signed and delivered the above and foregoing Substitution of Trustee on behalf of Bank United after being first duly authorized so to do. GIVEN UNDER my hand and official seal, this the 7 day of EPTEMBER , 1999. My Commission Expires: MARY L. COCHEU olary Public. State of Texas

PREPARED BY:

ADAMS & EDENS

A Professional Association

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